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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/746,080	12/22/2000	Stephen C. Wolff	FLUND.001A	4001

20995 7590 08/12/2004

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EXAMINER	
PASS, NATALIE	

ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 08/12/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/746,080	WOLFF ET AL.	
	Examiner	Art Unit	
	Natalie A. Pass	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *22 December 2000*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-33* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-33* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☒ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date *03/22/2001*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the application filed 22 December 2000. Claims 1-33 are pending.

Specification

2. The abstract of the disclosure is objected to because it exceeds 150 words in length. Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 2, 26, and 32 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

- Claim 2 recites " the insurability rating" on lines 3-4. There is insufficient antecedent basis for this limitation in the claim.
- Claim 26 recites "the one or more insurability evaluator" on line 15. There is insufficient antecedent basis for this limitation in the claim. For the purpose of finding art, Examiner assumes claim 26 to read "the plurality of insurability evaluators."

- Claim 32 recites "the system of claim 33" on line 1. However claim 33 does not recite a system. There is insufficient antecedent basis for this limitation in the claim. For the purpose of finding art, Examiner assumes claim 32 to read "the system of claim 26."

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claim 25 is rejected under 35 U.S.C. 102(b) as being as being anticipated by Luchs et al, U.S. Patent Number 4, 831, 526.

(A) As per claim 25, Luchs teaches a method of improving the efficiency of the life insurance industry comprising creating a single digital insurability documentation file, said file containing the information expected by a plurality of insurance rating evaluators for rating a prospective insured party (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. Claims 1, 4-7, 10-16, 18-19, 21-22, 26-28, 30-31, and 33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al, U.S. Patent Number 4, 831, 526 in view of Pritchard, U.S. Patent Number 4, 491, 725.

(A) As per claim 1, Luchs teaches a method to improve the efficiency of the life insurance sales process comprising:

initiating the creation of an insurability documentation file in a centralized insurance file assembly system for a possible life insurance policy concerning a prospective insured party by an insurance policy request initiator (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

receiving, at the centralized insurance file assembly system, from one or more information sources, information and documentation concerning the prospective insured party, said information and documentation being that which is expected by insurance providers to allow assessment of the insurability of the prospective insured party (Luchs; see at least Figure 1,

Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

creating the insurability documentation file at the centralized insurance file assembly system, said insurability documentation file being a single digital document containing the information and documentation concerning the prospective insured (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60).

Luchs fails to explicitly disclose securely transmitting the insurability documentation file from the centralized insurance file assembly system to a first set of one or more evaluators of the insurability of the prospective insured party.

However, the above features are well-known in the art, as evidenced by Pritchard.

In particular, Pritchard teaches securely transmitting the insurability documentation file from the centralized insurance file assembly system to a first set of one or more evaluators of the insurability of the prospective insured party (Pritchard; see at least Figure 2, column 4, lines 54 to column 5, line 6, column 9, lines 34-54).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Luchs to include securely transmitting the insurability documentation file from the centralized insurance file assembly system to a first set of one or more evaluators of the insurability of the prospective insured party, as taught by Pritchard, with the motivations of providing a method by which both health care provider, i.e., hospital, doctor,

etc., and the patient can be rapidly informed as to the validity of coverage and benefits under one or more of the patient's health care insurance plans, and providing for greater interaction and dissemination of medical cost information to all parties involved in the health care field for supporting cost containment measures, since the greater dissemination of health care information for cost control serves the benefit of patients, health care providers, insurance carriers, and hospitals (Pritchard; column 2, line 26 to column 3, line 26).

(B) As per claims 4-7, Luchs and Pritchard teach a method as analyzed and disclosed in claim 1 above

wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as digital files (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

wherein the digital files are received at the centralized insurance file assembly system via an electronic computer communications network (Luchs; see at least Figure 1, column 2, line 57 to column 3, line 4, column 14, lines 1-45);

wherein the secure transmission from the centralized insurance file assembly system of the insurability documentation file is via an electronic computer communications network (Luchs; see at least Figure 1, Abstract, column 2, line 57 to column 3, line 4, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line

28 to column 8, line 7, column 14, lines 1-45, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

wherein the insurability documentation file has an internal structure corresponding to the subject matter of the information and documentation concerning the prospective insured (Luchs; see at least Figure 1, Figure 10A, Figure 10B, Figure 10C, Figure 10D, Figure 10E, column 2, line 57 to column 3, line 4, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 1-45, column 23, line 29 to column 24, line 35, column 25, lines 1-60).

(C) As per claims 10-13, Luchs and Pritchard teach a method as analyzed and disclosed in claim 1 above

wherein the insurance policy request initiator is a life insurance agent (Luchs; column 3, lines 16-38, column 5, line 60 to column 6, line 24, column 6, line 65 to column 7, line 28);

wherein the insurance policy request initiator is a life insurance wholesaler (this term incorporates General Agents and Brokerages) (Luchs; column 3, lines 16-38, column 5, line 60 to column 6, line 24, column 6, line 65 to column 7, line 28);

wherein the insurance policy request initiator is the prospective insured party (Luchs; column 3, lines 50-55); and

wherein the insurance policy request initiator is an insurance broker (Luchs; column 3, lines 16-38, column 5, line 60 to column 6, line 24, column 6, line 58 to column 7, line 28).

(D) Claim 14 differs from claim 1 in that it is a system for the life insurance industry; rather than a method to improve the efficiency of the life insurance sales process.

As per claim 14, Luchs and Pritchard teach a system for the life insurance industry comprising:

a central insurance file assembler to collect and assemble an insurability documentation file (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

the insurance file assembler comprising one or more electronic computers, connected via a communications network, which assemble insurability documentation inputs into the insurability documentation file (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

the insurability documentation file containing insurability documentation inputs about a prospective insured party expected by one or more insurability evaluator (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

a first communications pathway to allow transmission of the insurability documentation inputs to the insurance file assembler from one or more input sources (Luchs; see at least Figure

1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

a second communications pathway to allow the transmission of the single insurability documentation file to the one or more insurability evaluator (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60), (Pritchard; see at least Figure 2, column 4, lines 54 to column 5, line 6, column 9, lines 34-54).

The motivations for combining the respective teachings of Luchs and Pritchard are as given in the rejection of claim 1 above, and incorporated herein.

(E) Claim 21 differs from claim 1 in that it is a system for collecting and assembling an insurability documentation file; rather than a method to improve the efficiency of the life insurance sales process.

As per claim 21, Luchs and Pritchard teach a system for collecting and assembling an insurability documentation file comprising:

insurability documentation inputs about a prospective insured party expected by one or more insurability evaluators (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to

column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

one or more electronic computers connected via a communications network to the insurability documentation inputs, the one or more electronic computers implementing assembly of the insurability documentation file (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

an electronic transmission network connecting the one or more electronic computers and one or more insurability evaluators (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60), (Pritchard; see at least Figure 2, column 4, lines 54 to column 5, line 6, column 9, lines 34-54).

The motivations for combining the respective teachings of Luchs and Pritchard are as given in the rejection of claim 1 above, and incorporated herein.

(F) As per claim 22, Luchs and Pritchard teach a system as analyzed and discussed in claim 21 above

wherein the insurability documentation file has an internal organization structure corresponding to the subject matter of the insurability documentation inputs (Luchs; see at least Figure 1, Figure 10A, Figure 10B, Figure 10C, Figure 10D, Figure 10E, column 2, line 57 to

column 3, line 4, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 1-45, column 23, line 29 to column 24, line 35, column 25, lines 1-60).

(G) Claim 26 differs from claim 1 in that it is a system for the life insurance industry; rather than a method to improve the efficiency of the life insurance sales process.

As per claim 26, Luchs and Pritchard teach a system for the life insurance industry comprising:

a central insurance file assembler to collect and assemble an insurability documentation file (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

the insurance file assembler comprising one or more electronic computers, connected via a communications network, which assemble insurability documentation inputs into the insurability documentation file (Luchs; see at least Figure 1, Abstract, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

the insurability documentation file containing insurability documentation inputs about a prospective insured party expected by a plurality of insurability evaluators (Luchs; see at least Figure 1, Abstract, column 2, line37 to column 3, line 37, column 5, line 50 to column 6, line 12,

column 7, line 28 to column 8, line 7, column 14, lines 24-35, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

a first communications pathway to allow transmission of the insurability documentation inputs to the insurance file assembler from one or more input sources (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

a second communications pathway to allow the transmission of the single insurability documentation file to the one or more insurability evaluator (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60), (Pritchard; see at least Figure 2, column 4, lines 54 to column 5, line 6, column 9, lines 34-54).

The motivations for combining the respective teachings of Luchs and Pritchard are as given in the rejection of claim 1 above, and incorporated herein.

(H) As per claims 15-16, 18-19, 27-28, 30-31 Luchs and Pritchard teach a system as analyzed and discussed in claims 14 and 26 above

wherein the first communications pathway is a first electronic computer communications network (Luchs; see at least Figure 1, Abstract, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

wherein the first communications pathway is a telephone facsimile communications connection (Luchs; see at least Figure 1, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60);

wherein the second communications pathway is a second electronic computer communications network (Luchs; see at least Figure 1, column 2, line 37 to column 3, line 37, column 5, line 50 to column 6, line 12, column 7, line 28 to column 8, line 7, column 13, line 48 to column 14, line 57, column 23, line 29 to column 24, line 35, column 25, lines 1-60); and

wherein the single insurability documentation file has an internal structure, said internal structure corresponding to the subject matter of the insurability documentation inputs of the insurability documentation file (Luchs; see at least Figure 1, Figure 10A, Figure 10B, Figure 10C, Figure 10D, Figure 10E, column 2, line 57 to column 3, line 4, column 5, line 50 to column 6, line 12, column 2, lines 37-41, column 2, line 57 to column 3, line 37, column 7, line 28 to column 8, line 7, column 14, lines 1-45, column 23, line 29 to column 24, line 35, column 25, lines 1-60).

(I) Claim 33 differs from claim 1 in that it is a means for creating single insurability documentation file for a plurality of insurability evaluators from one or more insurability documentation inputs rather than a method to improve the efficiency of the life insurance sales process.

The limitations in claim 33 differ from the limitations in claim 1 in that, claim 1 contains a method recited as a series of function steps whereas claim 33 contains features recited in a "means-plus-function" format. As the method of claim 1 has been shown to be obvious in view of the combined teachings of Luchs and Pritchard, it is readily apparent that the "means" to accomplish those method steps is obvious in view of the listed citations of the prior art. As such, the limitations recited in claim 33 are rejected for the same reasons given above for claim 1, and incorporated herein.

The motivations for combining the respective teachings of Luchs and Pritchard are as given in the rejection of claim 1 above, and incorporated herein.

9. Claims 2-3, 8, 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al, U.S. Patent Number 4, 831, 526 in view of Pritchard, U.S. Patent Number 4, 491, 725 as applied to claim 1 above, and further in view of Ryan, et al, U.S. Patent Number 5, 655, 085.

(A) As per claim 2, Luchs and Pritchard teach a method as analyzed and disclosed in claim 1 above.

Luchs and Pritchard fail to explicitly disclose a method further comprising:

receiving from each member of the first set of one or more evaluators of the insurability of the prospective insured party, a first bid of the insurability rating of the prospective insured party;

transmitting securely to a second set of one or more evaluators of the insurability of the prospective insured party, the insurability documentation file;

soliciting from each member of the second set of one or more evaluators of the insurability of the prospective insured party, a second bid of the insurability rating of the prospective insured party.

However, the above features are well-known in the art, as evidenced by Ryan.

In particular, Ryan teaches

receiving from each member of the first set of one or more evaluators of the insurability of the prospective insured party, a first bid of the insurability rating of the prospective insured party (Ryan; Figure 1, Figure 2, Figures 3A, 3B-2, 3B-7, 3D-1, 3E-1, 3F-1, Figures 15, 16, 17, 18, and 25, column 14, lines 40-44, column 39, lines 10-21, column 18, lines 51-67, column 21, line 58 to column 22, line 45, column 50, lines 48-52, column 54, lines 18-27).

transmitting securely to a second set of one or more evaluators of the insurability of the prospective insured party, the insurability documentation file (Ryan; Figure 1, Figure 2, Figures 3A, 3B-2, 3B-7, 3D-1, 3E-1, 3F-1, Figures 15, 16, 17, 18, and 25, column 14, lines 40-44, column 39, lines 10-21, column 18, lines 51-67, column 21, line 58 to column 22, line 45, column 50, lines 48-52, column 54, lines 18-27);

soliciting from each member of the second set of one or more evaluators of the insurability of the prospective insured party, a second bid of the insurability rating of the prospective insured party (Ryan; Figure 1, Figure 2, Figures 3A, 3B-2, 3B-7, 3D-1, 3E-1, 3F-1, Figures 15, 16, 17, 18, and 25, column 14, lines 40-44, column 39, lines 10-21, column 18, lines 51-67, column 21, line 58 to column 22, line 45, column 50, lines 48-52, column 54, lines 18-27).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Luchs and Pritchard to include receiving from each member of the first set of one or more evaluators of the insurability of the prospective insured party, a first bid of the insurability rating of the prospective insured party; transmitting securely to a second set of one or more evaluators of the insurability of the prospective insured party, the insurability documentation file; soliciting from each member of the second set of one or more evaluators of the insurability of the prospective insured party, a second bid of the insurability rating of the prospective insured party., as taught by Ryan, with the motivations of providing a machine, manufacture, process, and improvement thereof in which a computerized system is capable of comparing multiple universal life insurance quotes in order to identify the policy which best fits a given consumer's needs as defined, for example, by the lowest premium, highest cash value, highest policy death benefit, or longest in-force policy life and in which a computerized system is capable of taking into account a large number of different actuarial methods for computing universal life insurance policy values (Ryan; column 4, lines 46-59).

(B) As per claims 3, 8, 23, Luchs, Pritchard and Ryan teach a method as analyzed and disclosed in claims 1, 2 and 21 above

further comprising transmitting to the second set of one or more evaluators, the first bid received from one or more members of the first set of one ore more evaluators of the insurability of the prospective insured party (Ryan; Figure 1, Figure 2, Figures 3A, 3B-2, 3B-7, 3D-1, 3E-1, 3F-1, Figures 15, 16, 17, 18, and 25, column 14, lines 40-44, column 39, lines 10-21, column 18,

lines 51-67, column 21, line 58 to column 22, line 45, column 50, lines 48-52, column 54, lines 18-27);

wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as physical documents and is converted to digitized files by the centralized insurance file assembly system (Ryan; see at least column 13, lines 53-57); and

wherein the communications network uses network gateways, software or hardware that pass data between networks, (reads on wherein the communications network is the Internet) (Ryan; column 17, lines 3-5).

10. Claims 9, 17, 20, 29, 32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al, U.S. Patent Number 4, 831, 526 in view of Pritchard, U.S. Patent Number 4, 491, 725 as applied to claims 1 and 14 above, and further in view of Official Notice.

(A) As per claim 9, Luchs and Pritchard teach a method as analyzed and disclosed in claim 1 above.

Luchs and Pritchard fail to explicitly disclose a method further comprising:

wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as a facsimile transmission.

Examiner takes Official Notice that a method wherein at least a portion of the information and documentation concerning the prospective insured party is received at the

centralized insurance file assembly system as a facsimile transmission is well known in the art of transmitting insurance documentation. This step commonly occurs when the originating source documentation is paper and not in digital format.

As such, it is respectfully submitted that it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the collective teachings of Luchs and Pritchard to include wherein at least a portion of the information and documentation concerning the prospective insured party is received at the centralized insurance file assembly system as a facsimile transmission, with the motivation of providing a computerized insurance system which utilizes a central computer coupled, via suitable communication channels, to various terminals and display units whereat an operator may access and supplement client and risk information on request, and for facilitating follow-up procedures related to policies. These procedures are provided as a combination of manual and electronic functions. The manual functions include the mailing or transmission of policies, endorsements, cancel/reinstatement notices, DNR notices, motor vehicle reports (MVR), inspections, etc. The electronic functions include electronic mail, links between underwriting and other operations, suspense follow-up, premium reporting and direct billing. The procedures are also provided for source documentation that is not in digital format (Luchs; column 2, lines 31-36, column 13, lines 48-57).

(B) As per claim 17, 29, Luchs and Pritchard teach a system as analyzed and disclosed in claims 14 and 26 above.

Although Luchs and Pritchard teach various communication pathways, Luchs and Pritchard fail to explicitly disclose a system

wherein the first communications pathway is an optical imaging network.

Examiner takes Official Notice that a system wherein communications pathways are formed by different hardware and software data communication systems, such as coaxial cable, fibreoptic cable or wireless communication or an optical imaging network or a telephone facsimile network are well known in the art of transmitting insurance documentation.

As such, it is respectfully submitted that it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the collective teachings of Luchs and Pritchard to include wherein the first communications pathway is an optical imaging network, with the motivation of providing with available hardware and software data communication systems a computerized insurance system which utilizes a central computer coupled, via suitable communication channels, to various terminals and display units whereat an operator may access and supplement client and risk information on request, and for facilitating follow-up procedures related to policies. These procedures are provided as a combination of manual and electronic functions. The manual functions include the mailing or transmission of policies, endorsements, cancel/reinstatement notices, DNR notices, motor vehicle reports (MVR), inspections, etc. The electronic functions include electronic mail, links between underwriting and other operations, suspense follow-up, premium reporting and direct billing. (Luchs; column 2, lines 31-36, column 13, lines 48-57).

(C) As per claim 20, 32, Luchs and Pritchard teach a system as analyzed and disclosed in claims 14, 18, 19 and 26 above.

Although Luchs and Pritchard teach various insurability documentation formats, Luchs and Pritchard fail to explicitly disclose a system

wherein the single insurability documentation file is in Adobe Portable Document Format (PDF).

Examiner takes Official Notice that a system wherein insurability documentation files exist in different formats, such as text formats, various word processing formats, html formats, or pdf formats are well known in the art of electronic insurance documentation transmission.

As such, it is respectfully submitted that it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the collective teachings of Luchs and Pritchard to include wherein the single insurability documentation file is in Adobe Portable Document Format (PDF), with the motivation of providing a computerized insurance system where an operator may access and supplement client and risk information on request, and for facilitating follow-up procedures related to policies(Luchs; column 2, lines 31-36, column 13, lines 48-57), by using a file format for representing documents in a manner that is independent of the original application software, hardware, and operating system used to create those documents.

11. Claim 24 is rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al, U.S. Patent Number 4, 831, 526 in view of Pritchard, U.S. Patent Number 4, 491, 725 and Ryan, et al, U.S. Patent Number 5, 655, 085 as applied to claims 21-23 above, and further in view of Official Notice.

(A) As per claim 24, Luchs, Pritchard and Ryan teach a system as analyzed and disclosed in claims 21-23 above.

Although Luchs, Pritchard and Ryan teach various insurability documentation formats, Luchs, Pritchard and Ryan to explicitly disclose a system

wherein the insurability documentation file is in Adobe Portable Document Format (PDF).

Examiner takes Official Notice that a system wherein insurability documentation files exist in different formats, such as text formats, various word processing formats, html formats, or pdf formats are well known in the art of electronic insurance documentation transmission.

As such, it is respectfully submitted that it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the collective teachings of Luchs, Pritchard and Ryan to include wherein the insurability documentation file is in Adobe Portable Document Format (PDF), with the motivation of providing a computerized insurance system where an operator may access and supplement client and risk information on request, and for facilitating follow-up procedures related to policies(Luchs; column 2, lines 31-36, column 13, lines 48-57), by using a file format for representing documents in a manner that is independent of the original application software, hardware, and operating system used to create those documents.

Conclusion

12. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure. The cited but not applied reference Minturn, U.S. Patent Number 5, 692, 501, DiRienzo, U.S. Patent Number 6, 003, 007 , Tawil, U.S. Patent Number 5, 519, 607, and

Mitcham, U.S. Patent Number 5, 537, 315 teach the environment of transmitting and evaluating insurance information.

Minturn, U.S. Patent Number 5, 692, 501, teaches insurability rankings and correlation between risk conditions and actual conditions.

DiRienzo, U.S. Patent Number 6, 003, 007, teaches an attachment integrated claims system.

Tawil, U.S. Patent Number 5, 519, 607, teaches an automated health benefit system.

Mitcham, U.S. Patent Number 5, 537, 315, teachesa method and apparatus for issuing insurance from a kiosk.

13. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington D.C. 20231

or faxed to: **(703) 305-7687.**

For informal or draft communications, please label "PROPOSED" or "DRAFT" on the front page of the communication and do NOT sign the communication.

After Final communications should be labeled "Box AF." Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, Seventh Floor (Receptionist).

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (703) 305-3980. The examiner can normally be reached on Monday through Thursday from 9:00 AM to 6:30 PM. The examiner can also be reached on alternate Fridays.

15. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (703) 305-9588. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (703) 308-1113.

Natalie A. Pass

August 9, 2004

ALEXANDER KALINOWSKI
PRIMARY EXAMINER